

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT
Division Code 5 DIVISION**

In re: Woolaver, Edward Mark D.

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Case No. 14-10598

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Raymond J. Obuchowski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$86,321.98

(without deducting any secured claims)

Assets Exempt: \$92,236.98

Total Distributions to Claimants: \$6,667.12

Claims Discharged

Without Payment: \$2,133.00

Total Expenses of Administration: \$3,706.47

3) Total gross receipts of \$33,538.53 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$23,164.94 (see **Exhibit 2**), yielded net receipts of \$10,373.59 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$254,236.86	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$3,706.47	\$3,706.47	\$3,706.47
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$211.09	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$8,206.00	\$6,650.82	\$6,667.12	\$6,667.12
TOTAL DISBURSEMENTS	\$262,653.95	\$10,357.29	\$10,373.59	\$10,373.59

4) This case was originally filed under chapter 7 on 11/06/2014, and it was converted to chapter 7 on 01/05/2016. The case was pending for 38 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/12/2019

By: /s/ Raymond J. Obuchowski
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT****EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
REAL PROPERTY - 167 McCullough Hill Road, Middlesex, VT - Foreclosure recovery	1110-000	\$33,538.53
TOTAL GROSS RECEIPTS		\$33,538.53
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Edward Mark Woolaver	Per Order Approving Compromise and Settlement	8100-002	\$10,000.00
Woolaver, Edward Mark D.	Distribution payment - Dividend paid at 100.00% of \$13,164.94; Claim # SURPLUS; Filed: \$0.00	8200-002	\$13,164.94
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$23,164.94

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Vermont Federal Credit Union	4110-000	\$244,046.86	\$0.00	\$0.00	\$0.00
1	Vermont Federal Credit Union	4110-000	NA	\$0.00	\$0.00	\$0.00
N/F	Vermont State Employ CU	4210-000	\$8,855.00	NA	NA	NA
N/F	Vermont State Employee CU	4210-000	\$1,335.00	NA	NA	NA
TOTAL SECURED			\$254,236.86	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Raymond J. Obuchowski	2100-000	NA	\$1,787.36	\$1,787.36	\$1,787.36
Trustee, Expenses - Raymond J. Obuchowski	2200-000	NA	\$114.93	\$114.93	\$114.93
Charges, U.S. Bankruptcy Court	2700-000	NA	\$260.00	\$260.00	\$260.00
Bond Payments - BOND	2300-000	NA	\$19.17	\$19.17	\$19.17
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$1,075.01	\$1,075.01	\$1,075.01
Accountant for Trustee Fees (Other Firm) - JOHN C.P.A. PC W. DURKEE	3410-000	NA	\$450.00	\$450.00	\$450.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$3,706.47	\$3,706.47	\$3,706.47

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/F	Vermont Dept of Taxes	5800-000	\$211.09	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$211.09	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2-2	Vermont Federal Credit Union	7100-000	\$4,573.00	\$2,286.78	\$2,286.78	\$2,286.78
2-2I	Vermont Federal Credit Union	7990-000	NA	NA	\$10.45	\$10.45
3	American InfoSource LP as agent for Verizon	7100-000	NA	\$588.73	\$588.73	\$588.73
3I	American InfoSource LP as agent for Verizon	7990-000	NA	NA	\$2.69	\$2.69
4-2	Vermont State Employee Credit Union	7100-000	\$500.00	\$250.00	\$250.00	\$250.00
4-2I	Vermont State Employee Credit Union	7990-000	NA	NA	\$1.14	\$1.14
5	Vermont State Employee Credit Union	7100-000	\$1,000.00	\$441.71	\$441.71	\$441.71
5I	Vermont State Employee Credit Union	7990-000	NA	NA	\$2.02	\$2.02
6	Kim Baker	7100-000	NA	\$3,083.60	\$3,083.60	\$3,083.60
N/F	Dish Network	7100-000	\$200.00	NA	NA	NA
N/F	IC system Inc.	7100-000	\$642.00	NA	NA	NA
N/F	Verizon Wireless	7100-000	\$642.00	NA	NA	NA
N/F	Vermont State Employee CU	7100-000	\$649.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$8,206.00	\$6,650.82	\$6,667.12	\$6,667.12

Form 1**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8

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Case No.: 14-10598**Case Name:** Woolaver, Edward Mark D.**Trustee Name:** (650020) Raymond J. Obuchowski**Date Filed (f) or Converted (c):** 01/05/2016 (c)**§ 341(a) Meeting Date:** 12/03/2014**For Period Ending:** 03/12/2019**Claims Bar Date:** 02/10/2017

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1* REAL PROPERTY - 167 McCullough Hill Road, Middlesex, VT - Foreclosure recovery (See Footnote)	33,113.53	0.00		33,538.53	FA
2 CASH ON HAND	180.00	0.00		0.00	FA
3 BANK ACCOUNTS VSECU Checking 9814	20.00	0.00		0.00	FA
4 BANK ACCOUNTS VSECU Checking 5982	0.00	0.00		0.00	FA
5 BANK ACCOUNTS VSECU Savings	10.00	0.00		0.00	FA
6 HOUSEHOLD GOODS AND FURNISHING	1,075.00	0.00		0.00	FA
7 BOOKS AND ART OBJECTS	50.00	0.00		0.00	FA
8 WEARING APPAREL	500.00	0.00		0.00	FA
9 FIREARMS AND HOBBY EQUIPMENT	300.00	0.00		0.00	FA
10 INTERESTS IN INSURANCE POLICIES	Unknown	0.00		0.00	FA
11 Retirement Policy through State of Vermont	67,786.00	0.00		0.00	FA
12 State of Vermont Deferred Comp Plan	9,435.98	0.00		0.00	FA
13 2004 Ford F250	4,075.00	0.00		0.00	FA
14 2009 Suzuki SX-4	2,750.00	0.00		0.00	FA
15 1 Pet	0.00	0.00		0.00	FA
16 BANK ACCOUNTS with TD Bank	140.00	0.00		0.00	FA
16 Assets Totals (Excluding unknown values)	\$119,435.51	\$0.00		\$33,538.53	\$0.00

RE PROP# 1 Claim of Exemption paid to Debtor per Court Order for \$10,000.00

Major Activities Affecting Case Closing:

Upon foreclosure sale of real property - excess proceeds to be sent to estate. Case reopened and notice of asset case filed - reviewing documentations as forwarded by Debtor's Counsel"; TFR filed 11/7/18; distribution completed awaiting zero balance then TDR to be filed

Initial Projected Date Of Final Report (TFR): 01/01/2017**Current Projected Date Of Final Report (TFR):** 11/07/2018 (Actual)

Form 2**Cash Receipts And Disbursements Record****Case No.:** 14-10598**Trustee Name:**

Raymond J. Obuchowski (650020)

Case Name: Woolaver, Edward Mark D.**Bank Name:**

Rabobank, N.A.

Taxpayer ID #: **-***4300**Account #:**

*****7100 Checking

For Period Ending: 03/12/2019**Blanket Bond (per case limit):** \$23,000,066.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/19/16	{1}	Bruce Bjornlund, Esq	Proceeds from Sale of Real Property	1110-000	33,538.53		33,538.53
03/01/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	33,528.53
03/29/16	101	Edward Mark Woolaver	Per Order Approving Compromise and Settlement	8100-002		10,000.00	23,528.53
03/31/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		52.90	23,475.63
04/29/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		34.94	23,440.69
05/31/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		32.50	23,408.19
06/30/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		36.93	23,371.26
07/29/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		32.40	23,338.86
08/31/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		36.82	23,302.04
09/30/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		33.42	23,268.62
10/31/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		32.26	23,236.36
11/29/16	102	Obuchowski Law Office	Reimbursement for 2017 Blanket Bond	2300-000		19.17	23,217.19
11/30/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		35.55	23,181.64
12/30/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		33.26	23,148.38
01/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		35.50	23,112.88
02/28/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.02	23,081.86
03/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		34.30	23,047.56
04/28/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		30.94	23,016.62
05/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		36.41	22,980.21
06/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		33.05	22,947.16
07/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.90	22,915.26
08/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		36.25	22,879.01

Page Subtotals: **\$33,538.53** **\$10,659.52**

Form 2**Cash Receipts And Disbursements Record****Case No.:** 14-10598**Trustee Name:**

Raymond J. Obuchowski (650020)

Case Name: Woolaver, Edward Mark D.**Bank Name:**

Rabobank, N.A.

Taxpayer ID #: **_***4300**Account #:**

*****7100 Checking

For Period Ending: 03/12/2019**Blanket Bond (per case limit):** \$23,000,066.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
09/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.81	22,847.20
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		35.05	22,812.15
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		32.81	22,779.34
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.67	22,747.67
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		35.98	22,711.69
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		30.48	22,681.21
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		32.62	22,648.59
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.48	22,617.11
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		35.78	22,581.33
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.39	22,549.94
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		34.59	22,515.35
08/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		33.46	22,481.89
09/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.24	22,464.65
10/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		20.30	22,444.35
01/22/19	103	Raymond J. Obuchowski	Distribution payment - Dividend paid at 100.00% of \$1,787.36; Claim # FEE; Filed: \$1,787.36	2100-000		1,787.36	20,656.99
01/22/19	104	Raymond J. Obuchowski	Distribution payment - Dividend paid at 100.00% of \$114.93; Claim # TE; Filed: \$114.93	2200-000		114.93	20,542.06
01/22/19	105	CLERK, US BANKRUPTCY CT	Distribution payment - Dividend paid at 100.00% of \$260.00; Claim # ; Filed: \$260.00	2700-000		260.00	20,282.06
01/22/19	106	JOHN C.P.A. PC W. DURKEE	Distribution payment - Dividend paid at 100.00% of \$450.00; Claim # ; Filed: \$450.00	3410-000		450.00	19,832.06
01/22/19	107	Vermont Federal Credit Union	Distribution payment - Dividend paid at 100.00% of \$2,286.78; Claim # 2-2; Filed: \$2,286.78	7100-000		2,286.78	17,545.28
01/22/19	108	Vermont Federal Credit Union	Distribution payment - Dividend paid at 100.00% of \$10.45; Claim # 2-2I; Filed: \$10.45	7990-000		10.45	17,534.83
Page Subtotals:					\$0.00	\$5,344.18	

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 14-10598 **Trustee Name:** Raymond J. Obuchowski (650020)
Case Name: Woolaver, Edward Mark D. **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **_***4300 **Account #:** *****7100 Checking
For Period Ending: 03/12/2019 **Blanket Bond (per case limit):** \$23,000,066.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/22/19	109	American InfoSource LP as agent for Verizon	Distribution payment - Dividend paid at 100.00% of \$588.73; Claim # 3; Filed: \$588.73	7100-000		588.73	16,946.10
01/22/19	110	American InfoSource LP as agent for Verizon	Distribution payment - Dividend paid at 100.00% of \$2.69; Claim # 3l; Filed: \$2.69	7990-000		2.69	16,943.41
01/22/19	111	Vermont State Employee Credit Union	Distribution payment - Dividend paid at 100.00% of \$250.00; Claim # 4-2; Filed: \$250.00	7100-000		250.00	16,693.41
01/22/19	112	Vermont State Employee Credit Union	Distribution payment - Dividend paid at 100.00% of \$1.14; Claim # 4-2l; Filed: \$1.14	7990-000		1.14	16,692.27
01/22/19	113	Vermont State Employee Credit Union	Distribution payment - Dividend paid at 100.00% of \$441.71; Claim # 5; Filed: \$441.71	7100-000		441.71	16,250.56
01/22/19	114	Vermont State Employee Credit Union	Distribution payment - Dividend paid at 100.00% of \$2.02; Claim # 5l; Filed: \$2.02	7990-000		2.02	16,248.54
01/22/19	115	Kim Baker	Distribution payment - Dividend paid at 100.00% of \$3,083.60; Claim # 6; Filed: \$3,083.60	7100-000		3,083.60	13,164.94
01/22/19	116	Woolaver, Edward Mark D.	Distribution payment - Dividend paid at 100.00% of \$13,164.94; Claim # SURPLUS; Filed: \$0.00	8200-002		13,164.94	0.00

COLUMN TOTALS	33,538.53	33,538.53	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	33,538.53	33,538.53	
Less: Payments to Debtors		23,164.94	
NET Receipts / Disbursements	\$33,538.53	\$10,373.59	

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 14-10598 **Trustee Name:** Raymond J. Obuchowski (650020)
Case Name: Woolaver, Edward Mark D. **Bank Name:** United Bank
Taxpayer ID #: **_***4300 **Account #:** *****1537 Checking Account
For Period Ending: 03/12/2019 **Blanket Bond (per case limit):** \$23,000,066.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

(No transactions on file for this period)

COLUMN TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 14-10598
Case Name: Woolaver, Edward Mark D.
Taxpayer ID #: **_***4300
For Period Ending: 03/12/2019

Trustee Name: Raymond J. Obuchowski (650020)
Bank Name: United Bank
Account #: *****1537 Checking Account
Blanket Bond (per case limit): \$23,000,066.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****7100 Checking	\$33,538.53	\$10,373.59	\$0.00
*****1537 Checking Account	\$0.00	\$0.00	\$0.00
	\$33,538.53	\$10,373.59	\$0.00